

1                   IN THE UNITED STATES BANKRUPTCY COURT FOR  
2                   THE DISTRICT OF PUERTO RICO

3                   IN RE:

4                   ELBA IRIS RODRIGUEZ GARCIA

5                   XXX-XX-2837

CASE NO. 07-00299 ESL

Chapter 13

10                  Debtor(s)

11                  FILED & ENTERED ON 05/29/2012

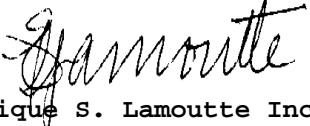
12                  DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

13                  It appearing that the debtor is entitled to a discharge.  
14                  IT IS ORDERED:

15                  The debtor is granted a discharge under section 1328(a) of title 11,  
16                  United States Code, (the Bankruptcy Code).

17                  San Juan, Puerto Rico, this 29 day of May, 2012.

19                  BY THE COURT

21                    
22                  Enrique S. Lamoutte Inclan  
23                  U.S. Bankruptcy Judge

25                  cc: All creditors

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

1  
2       ***EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE***  
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4       This court order grants a discharge to the person named as the debtor after  
5       the debtor has completed all payments under the chapter 13 plan. It is not a  
6       dismissal of the case.  
7

8       Collection of Discharged Debts Prohibited  
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10      The discharge prohibits any attempt to collect from the debtor a debt that  
11     has been discharged. For example, a creditor is not permitted to contact a debtor  
12     by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or  
13     other property, or to take any other action to collect a discharged debt from the  
14     debtor. [*In a case involving community property:*] [There are also special rules  
15     that protect certain *community property* owned by the debtor's spouse, even if  
16     that spouse did not file a bankruptcy case.] A creditor who violates this order  
17     can be required to pay any damages and attorney's fees to the debtor.  
18

19      However, a creditor may have the right to enforce a valid lien, such as a  
20     mortgage or security interest, against the debtor's property after the  
21     bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.  
22     Also, a debtor may voluntary pay any debt that has been discharged.  
23

24       Debts That are Discharged  
25

26      The chapter 13 discharge order eliminates a debtor's legal obligation to  
27     pay a debt that is discharged. Most, but not all, types of debts are discharges  
28     if the debt is provided for by the chapter 13 plan, or is disallowed by the court  
29     pursuant to section 502 of the Bankruptcy Code.  
30

31       Debts that are Not Discharged.  
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33      Some of the common types of debts which are not discharged in a chapter 13  
34     bankruptcy case are:  
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- 36      a. Debts that are in the nature of alimony, maintenance, or support;  
37      a. Debts for most student loans;  
38      b. Debts for most fines, penalties, forfeitures, or criminal restitution  
39       obligations;  
40      c. Debts for personal injuries or death caused by the debtor's operation of a  
41       motor vehicle while intoxicated;  
42      d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and on  
43       which the last payment is due after the date on which the final payment  
44       under the plan was due; and  
45      e. Debts for certain consumer purchases made after the bankruptcy case was  
46       filed if prior approval by the trustee of the debtor's incurring the debt  
47       was practicable but was not obtained.  
48

49      This information is only a general summary of the bankruptcy discharge.  
50     There are exceptions to these general rules. Because the law is complicated, you  
51     may want to consult an attorney to determine the exact effect of the discharge in  
52     this case.  
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